WHAT IS CLAIMED IS:

1. Software for use on a client device that is configured for communications with a multiplicity of other client devices via a communications network, the software comprising:

an e-mail composition function for enabling a user of the client device to compose e-mail messages;

an e-mail send function that enables the user to send e-mail messages to other client devices via the communications network;

an e-mail receive function that enables the user to receive e-mail messages from other client devices via the communications network;

an advertisement download function that downloads advertisements from at least one remote source, during one or more advertisement download sessions;

an advertisement storage function that stores the downloaded advertisements on a storage medium associated with the client device;

an advertisement display function that effects display of at least selected ones of the stored advertisements on a display associated with the client device;

an obscured ad monitor function that determines whether an obscured ad condition has occurred, whereby the obscured ad condition occurs when an advertisement currently being displayed on the display associated with the client device is being obscured by one or more other items currently being displayed on the display; and

an obscured ad nag function that generates an obscured ad nag display in response to detection of the obscured ad condition, wherein the obscured ad nag display notifies the user of the obscured ad condition.

2. The software as set forth in Claim 1, further comprising a communications function that effects a send e-mail communication link between the client device and an e-mail service provider server system via the communications network whenever the user desires to send e-mail messages, that effects a receive e-mail communication link between the client device and the e-mail service provider system whenever the user desires to check for received e-mail messages, and that effects an advertisement download communication link between the client device and the at least one remote source via the communications network, whereby the advertisements are downloaded from the at least one remote source via the advertisement download communication link.

- 3. The software as set forth in Claim 2, wherein the at least one remote source comprises an advertisement distribution server system that is controlled by a vendor of the software.
- 4. The software as set forth in Claim 2, wherein the communications network comprises the Internet.
- 5. The software as set forth in Claim 2, wherein the e-mail service provider system comprises a first e-mail service provider server system for storing and forwarding outgoing e-mail messages, and a second e-mail service provider server system for storing and forwarding incoming e-mail messages.
- 6. The software as set forth in Claim 5, wherein the first and second e-mail service provider server systems are the same.
- 7. The software as set forth in Claim 5, wherein the first and second e-mail service provider systems are separate.
- 8. The software as set forth in Claim 1, wherein the software is e-mail service provider-independent.
- 9. The software as set forth in Claim 1, wherein the advertisement display function controls the display of the stored advertisements in accordance with ad display parameters prescribed by the at least one remote source.
- 10. The software as set forth in Claim 1, wherein the advertisement display function effects display of the at least selected ones of the stored advertisements when the client device is offline.
- 11. The software as set forth in Claim 1, wherein the advertisement display function effects display of the at least selected ones of the stored advertisements while the user is composing and/or reading e-mail messages.
- 12. The software as set forth in Claim 3, wherein the advertisement display function controls the display of the stored advertisements in accordance with ad display parameters prescribed by the advertisement distribution server system, which ad display parameters are unknown to the e-mail service provider.

- 13. The software as set forth in Claim 1, wherein each advertisement download session is limited to a prescribed maximum time duration.
- 14. The software as set forth in Claim 1, wherein the advertisement download function further includes an ad fetch timer function that limits each advertisement download session to a prescribed maximum time period.
 - 15. The software as set forth in Claim 2, wherein:

the send e-mail communication link and the receive e-mail communication link can be the same communication link or different communication links; and

the advertisement download communication link is not the same communication link as either the send e-mail communication link or the receive e-mail communication link.

- 16. The software as set forth in Claim 1, wherein the advertisements comprise advertisement files each of which includes an image.
- 17. The software as set forth in Claim 16, wherein the advertisement download function downloads separate portions of a single advertisement file over two or more advertisement download sessions.
- 18. The software as set forth in Claim 16, wherein each image comprises one of a GIF image, a PNG image, and a JPEG image.
- 19. The software as set forth in Claim 17, wherein each image comprises one of a GIF image, a PNG image, and a JPEG image.
- 20. The software as set forth in Claim 1, wherein the advertisement display function effects display of the stored advertisements in a sequential manner.
- 21. The software as set forth in Claim 1, wherein the advertisement display function effects display of the stored advertisements in a random manner.
- 22. The software as set forth in Claim 1, wherein the advertisement display function effects display of the stored advertisements in a linear sequence according to the order in which the advertisements are stored on the storage medium.

- 23. The software as set forth in Claim 1, wherein the advertisement display function effects display of the stored advertisements in an order prescribed by the at least one remote source.
- 24. The software as set forth in Claim 2, wherein the advertisement display function effects display of the stored advertisements in accordance with ad display parameters prescribed by the at least one remote source.
- 25. The software as set forth in Claim 24, wherein the ad display parameters are unknown to the e-mail service provider.
- 26. The software as set forth in Claim 24, wherein the ad display parameters are prescribed by a vendor of the software.
- 27. The software as set forth in Claim 26, wherein the ad display parameters are unknown to the e-mail service provider.
- 28. The software as set forth in Claim 3, wherein the advertisement distribution server system and the e-mail service provider server systems do not communicate with one another.
- 29. The software as set forth in Claim 1, wherein the obscured ad nag display further notifies the user that the obscured nag display will be generated upon each future occurrence of an obscured ad condition.
- 30. The software as set forth in Claim 1, wherein the advertisement display function effects display of the at least selected ones of the stored advertisements when the client device is offline.
- 31. The software as set forth in Claim 1, wherein the obscured ad nag display further notifies the user that the user has the following choices:

remove whatever is obscuring the obscured advertisement;

maintain the status quo, so that every future occurrence of an obscured ad condition will result in the generation of the obscured ad nag display; and

switch the operating mode of the software from a first operating mode to a second operating mode, wherein the second operating mode has less features than the first operating mode.

32. The software as set forth in Claim 29, wherein the obscured ad nag display further notifies the user that the user has the following choices:

remove whatever is obscuring the obscured advertisement;

maintain the status quo, so that every future occurrence of an obscured ad condition will result in the generation of the obscured ad nag display; and

switch the operating mode of the software from a first operating mode to a second operating mode, wherein the second operating mode has less features than the first operating mode.

- 33. The software as set forth in Claim 1, further comprising an installer function for installing the software on a computer-readable storage medium.
- 34. The software as set forth in Claim 1, further comprising an installer function for installing the software on the client device.
- 35. The software as set forth in Claim 1, further comprising an installer function for installing the software on a computer-readable storage medium associated with the client device.